



2013-2014 Impact and Influence Report





BBB Institute for Marketplace Ethics

Mission: To provide education, resources and training on ethics, as well as prevent marketplace fraud and scams targeting at-risk consumers

Vision: An ethical marketplace where buyers and sellers can trust each other

Better Business Bureau Institute for Marketplace Ethics (IME) is the 501(c)3 charitable education foundation of the Better Business Bureau of Minnesota and North Dakota.

BBB 501(c)6 Operational Division

An annual membership investment from 6,500 Accredited Businesses provides: comprehensive neutral Business Reviews; advertising and industry review; conciliation, mediation and arbitration services; fraud alerts; an online business directory; and a consumer resource center.

BBB 501(c)3 Educational Division

Charitable business and public support allows us to offer free fraud prevention resources that protect at-risk consumers and provide trainings, tools, scholarships and recognition programs that promote ethical enterprise and leadership.



Visit us online at thefirstbbb.org/foundation
or call **1-888-646-6222 #6**

Dear Donors, Partners, Sponsors and Volunteers,

Our 2013-2014 program year was another great success. We continue to build on our public education and business ethics initiatives.

Through our various educational efforts, we are proudly serving “those that serve — and have served” by providing the military and veteran community with the latest information on scams, frauds and financial pitfalls that prevent them from enjoying the quality of life they deserve.

We support the senior citizen community by spotlighting the schemes that target them and by working with senior associations and caregivers to spread the word and prevent more seniors throughout Minnesota and North Dakota from becoming victims of financial fraud.

This year, we made privacy and security in the marketplace a top educational priority. Through 16 free public shredding events, we offered local residents a much needed service, and provided consumers with our tips on protecting their identity. We also remained a sponsor of the Cyber Security Summit. This momentum will build later this year with our new partnership with the National Cyber Security Alliance in the fall of 2014.

Another primary goal focused on financial fraud prevention. This was best illustrated by our stepping up and volunteering to serve as the state coordinator for the Minnesota Saves effort, part of our new partnership with Consumer Federation of America.

Open and frequent dialogue with law enforcement through our Coalition Against Marketplace Fraud committees (in both Minnesota and North Dakota) continues to encourage the coordination of resources and assists all parties in not only stopping fraud, but also relaying warnings quickly to our consumer and business audiences.

While fraud prevention is a priority, we also exist to celebrate and highlight what's right with business. After receiving a record number of more than 300 nominations, our Torch Awards for Ethics ceremony in October was one of our best yet! Keynote presenter David Horsager both entertained and energized the crowd. Plus, four extraordinary companies were recognized as Torch Award winners! If you've never attended a Torch Awards ceremony, it's the perfect place to motivate your team by celebrating marketplace role models. Moreover, we were delighted to learn this spring that one of our local winners — CenterPoint Energy — was also chosen as an International Torch Awards for Ethics winner, recognized on June 24, 2014, in Washington D.C.

Marketplace fraud impacts all of us. We hear about it. We experience it. We pay for it. Prevention is our mission and we serve as both a megaphone to the masses and feet on the ground reaching out to individuals, associations, and service providers. Together, we can help stop scam artists from stealing our savings. Further, we believe championing ethics and recognizing those who stand behind that mission helps us advance marketplace trust.

We thank all of you for making this past year a success, and we look forward to the coming year. Thank you for your continued support in championing an ethical marketplace where buyers and sellers can trust each other.



Dana Badgerow
CEO & President
Better Business Bureau of
Minnesota and North Dakota

A handwritten signature in black ink, appearing to read "Dana Badgerow".



Lisa Jemtrud
Foundation Director
BBB Institute for Marketplace Ethics

A handwritten signature in black ink, appearing to read "Lisa Jemtrud".

GOVERNANCE

Better Business Bureau's Executive Committee of the Board of Directors also serves as the Board for BBB's Institute for Marketplace Ethics. Their responsibility is to aid and advise the officers of the BBB Institute for Marketplace Ethics in all matters regarding the management of IME affairs. They possess and exercise all of the powers of the Board of Directors and meet on a quarterly basis.

We are thrilled to have the benefit of their oversight and guidance. THANK YOU for volunteering in this capacity.

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Program Highlights



Torch Awards for Ethics

Better Business Bureau Torch Awards for Ethics recognize companies who display an outstanding level of ethics and integrity in all aspects of their operations. These companies generate a high level of trust among their employees, customers and their communities. Our Torch Awards for Ethics ceremony was held October 29, 2013, at the Guthrie Theater in downtown Minneapolis.

More than 250 guests enjoyed the lunchtime event, which started with a networking reception giving everyone the chance to take advantage of the great views and novel architecture the Guthrie offers. Recipients of the 2013-2014 Torch Award for Ethics were announced live during the ceremony, and all finalists were recognized as well. The event concluded with a dessert reception to celebrate the award winners.

David Horsager was our dynamic keynote speaker and Lee Valsvik, on-air talent for KOOL108, was back for her third year as event emcee.

Congratulations to the 2013-2014 Torch Awards for Ethics winners!

All American Restoration, LLC

CenterPoint Energy

Cornerstone Custom Construction, Inc.

Minnesota State Fair

This year's luncheon event will be held on Wednesday, October 29, 2014 at the McNamara Alumni Center on the University of Minnesota campus from 11:00-1:30 p.m.

Expanding our Partnership with Junior Achievement of the Upper Midwest

BBB was pleased to continue our affiliation with, and support of, Junior Achievement's BizTown. BizTown is a fully-interactive 10,000 square foot "town" where kids run the bank, retail shops, pay taxes, handle payroll and more. In the past year, BBB's Standards for Trust/Accreditation were introduced to more than 13,450 students in a fun learning environment.

We also expanded our partnership to new programs to engage our future workforce with BBB. We met with nearly 300 students in grades K-3 to teach BBB Standards for Trust and the importance of being truthful in business. In addition, we taught an "Our Community" course to 30 second graders — explaining the difference between private and public jobs in the workforce.

One of BBB's management team members serves on the Project Lead Board of Directors for Junior Achievement. With a new focus on teens, we had our first-ever JA Job Shadow event hosting 27 teens from Burnsville High School for the day at our BBB. The students were able to learn consumer tips via a marketplace game show, assisted with a marketing campaign, participated in a mock-arbitration and more!

Minnesota Saves

In January 2014, we were proud to be the first BBB to volunteer as the state coordinator for the



America Saves initiative. This national savings education and financial fraud protection campaign is managed by the Consumer Federation of America along with its affiliate, "Military Saves," and seeks to motivate, encourage, and support families to save money, reduce debt and build wealth. Minnesota Saves (minnesotasaves.org) received a grant from the national organization, and BBB held the first official event in support of America/Military Saves Week in late February, "Minnesota Saves: Stop Passing Your Buck\$," spotlighting Minnesota's Commissioner of Commerce, Mike Rothman. According to national officials, we held the only event dedicated to educating business owners on the workplace benefits of encouraging their employees to increase their savings behavior.

Emerging Minority Outreach Program

Taking into account the demographic make-up of our entire community, we have identified our growing minority populations as at-risk consumer populations. Joining together with key community partners including ECHO, Metropolitan Area Agency on Aging, Senior Linkage Line, Twin Cities Public Television, MN Department of Commerce, and AARP, along with a financial commitment from United Way, **we are in the process of creating a multi-lingual financial fraud prevention campaign for key minority groups in our region.** We are currently developing four (five minutes each) “digital shorts” highlighting common scams and “red flags” to watch out for. These “shorts” will be filmed and produced by Twin Cities Public Television and will be available in the following languages: basic English, Spanish, Hmong and Somali. Moreover, each message will be delivered by a leader/member from each respective community.

Secure Your ID Day

Did you know that protecting your identity is largely in your own hands? 56 percent of identity theft victims traced the theft to something that was stolen from their possession. Here’s the first rule: If you don’t need it, shred it — responsibly. Your BBB is there to help with Secure Your ID Day, twice-yearly events (held in April and October) designed to teach consumers everyday habits to safeguard their identity and provide a venue to shred personal documents securely and for free.



We have continued to grow this event and this past year we were able to offer shred events in Fargo, Jamestown and Bismarck in North Dakota and at five locations throughout the Twin Cities in Minnesota. **We recycled over 52 tons of sensitive material!** Collectively these free events saved approximately 887 trees, 361,359 gallons of water and 26 years and 4 months of energy for one home.

Coalition Against Marketplace Fraud

Coalition Against Marketplace Fraud (CAMF) is a collaboration between key law enforcement entities, BBB of Minnesota and North Dakota and BBB Institute for Marketplace Ethics. The coalition serves to further marketplace investigations and share information to stop fraud. We convene quarterly, both in Minnesota and in North Dakota, to work efficiently with law enforcement to identify problem entities and business practices that need attention. We share details about investigations and collaborate as needed to get fraud alerts out to both consumers and businesses. To follow BBB and get the latest fraud alerts and timely marketplace tips, sign up for our consumer newsletter at thefirstbbb.org/newsletter.

BBBEthicsShowcase.org

Our featured tool for how to “do” ethics in the workplace is this ever-growing gallery of business ethics materials. The Ethics Showcase is a site designed for both our current and future workforce as a resource for applying ethics to business operations. The purpose of the ethics showcase is to demonstrate examples of how area companies have implemented ethics into their operational framework.

Examples of materials include: mission and value statements, code of conduct and code of ethics materials, conflict of interest forms, ethics training videos, whistleblower policies and ethics violation reporting avenues. We are pleased to be able to offer this unique, useful and free resource to the community.

Ethics Education through our Speakers Bureau

As much as the Internet has created a constant link between us and the public, we value face-to-face interactions. Presentations like these build relationships and alliances allowing us to share warnings, tips and trends in more direct and tailored ways.

BBB IME is available, at no cost, to provide a wide variety of presentations, trainings and workshops to industry groups and business associations focusing on business ethics and fraud prevention. This spring, we were a featured presenter at the MN Home Care Association Annual Meeting. We also served on a business fraud prevention panel at one of the largest regional business meetings in the upper Midwest hosted by the Fargo Moorhead West Fargo Chamber. In addition, we also spoke to several local Rotary clubs and assisted a variety of student groups preparing for the real-world (discussing business ethics/volunteering as mock-interviewers at Lakeville North High School and Como Park High School).



BBB Institute for Marketplace Ethics

History

BBB Educational Foundation, first known as the Corporation for Consumer Affairs, was launched locally in 1977. The foundation was re-launched in 2011 as BBB Institute for Marketplace Ethics (IME) as a springboard to Better Business Bureau's 100th anniversary. Reconfigured to focus on the marketplace issues of today, the mission of the IME is to provide ethics resources, training and recognition programs as well as prevent marketplace fraud targeting at-risk consumer populations.

Donate Today

You can support the BBB Institute for Marketplace Ethics. To help ensure the continued free availability of important educational resources that assist consumers in making wise marketplace decisions, we invite you to invest in our work. Your donation is appreciated.

Visit bbb.org/minnesota/get-involved/donate/

Program Highlights, continued



Student of Integrity Scholarships

Our Student of Integrity Scholarships spotlight students who recognize the importance of ethics and strive to “do the right thing” despite obstacles in their path. Better Business Bureau has presented scholarships to high school seniors since 2007 to help them pursue their higher education goals and dreams. The scholarship program was not offered in 2013, but it is back again this year thanks to our business sponsors. We take pride in being able to provide financial assistance to these young people. We look forward to receiving the entries from another outstanding group of high school seniors.

In the scholarship entry, students are asked to reflect on 20 principles titled UncommonSense. Each student selects one or more of those principles and is asked to write a 1,000-word essay or create a 30 second to 3 minute video, giving specific, personal examples of how they were challenged by a difficult situation and how they overcame the situation through their application of personal integrity. Students are also asked to provide a copy of their transcript, a letter of recommendation, a list of extracurricular activities and post-secondary education plans.

The deadline for students to submit their entry is September 23, 2014. For more information on our scholarship, visit thefirstbbb.org/scholarship.

I feel very blessed to have received BBB's Student of Integrity Scholarship award. Along with other funding opportunities, this scholarship has made it possible for me to spend my two years at Macalester without worrying about paying for tuition....Someone believed in me enough to invest in me and my education, and this has given me the confidence to pursue opportunities of learning both at Macalester and outside of Macalester, so far debt free. I am forever grateful. If there is any way I could give back, please let me know! Thank you!

— Hawi Tilahun
2011 BBB Student of Integrity Scholarship Recipient

IME Financials

Statement of Revenue and Expenses for the Fiscal Year Ending June 30, 2014

(unaudited)*

REVENUE

Contributions	\$96,515
All Other	\$8,040
Total	\$104,555

EXPENSES

Programs	\$51,897
General Operations & Development	\$7,884
Total	\$59,781
Net revenue over expenses	\$44,774

Net assets, Beginning of the year	\$74,896
Net assets, End of the year	\$119,670

Better Business Bureau of Minnesota and North Dakota is the largest supporter of BBB Institute for Marketplace Ethics, providing a donation of \$218,000 for needed staff hours to conduct operations, including administration and fundraising. Of this amount, 85% of staff time is spent on program support or delivery (approximately \$185,000).

*Audited financials were not available at time of printing. To review the 2013-2014 audited financial statement, please contact our office at 888-646-6222 #6.

BBB Institute for Marketplace Ethics adheres to the BBB Wise Giving Alliance Standards. To learn more about these standards, visit bbb.org/us/Standards.



Supporting our Servicemembers

"Get 'er Done" was the rally cry of the Military Line® Program in its second year of operation at our BBB. We went from the drawing board to the playing field. Creating partnerships with military/veteran-conscious agencies, private entities and government, and recurring participation at our events proved that BBB had instant credibility among the military/veteran community. **Outreach events grew by 18% this fiscal year. This growth in BBB brand awareness and free programs and resources was evident with an increase of 484% (since the 2011 launch of our Military Line® Program) of complaints filed with BBB by military personnel.**

The partnership we forged with one of our newer Accredited Businesses, "Trust Vets, Inc.," a veteran-friendly organization dedicated to drive business to veteran communities through relationships, web directory, social media and "Friend of Veterans" program has been extremely successful in making new connections and adding veteran-friendly Accredited Businesses to BBB's roster. BBB staff also participated in two panel groups at area community events exploring challenges facing veterans with financial issues, employment and small business development.

Our link with FINRA financial education efforts resulted in a new offering to the North Dakota military community. "Trick\$ of the Trade: Outsmarting Investment Fraud" was presented twice at Minot Air Force Base, North Dakota. Increased emphasis on preventing financial fraud is valuable as the military community downsizes and veterans are targeted by scammers that prey on people in transition who are moving into new and unfamiliar lifestyles.

Our Military Line® outreach efforts engaged even the younger members in our community this year, including teens in Family & Consumer Science classes at Buffalo, Minnesota Middle School. Our BBB was also invited to present workshops for YouthBuild, an educational and job training program for at-risk youth and young adults. Our materials on building consumer awareness about car-buying, bank accounts and Internet shopping were very well-received.

BBB took the Military Line®'s free program, resources and tools to US and State Veterans' Administration sites, women veterans' events, job fairs, Stand Downs, The Minnesota State Fair, various support groups, libraries, vet-friendly businesses, Correctional Facilities, Armories, ISFACs, universities, and military bases. We continue to meet and serve servicemembers and veterans in their communities and provide resources to protect their personal interests and quality of life...as they protect and protected ours.



“I truly appreciate your partnership in ensuring our military members and their families are surrounded with resources and communities to support them.”

— Karly Tiegs, *Military OneSource*,
Minnesota Joint Family Support Assistance Program Consultant

MILITARY LINE® PROGRAM HIGHLIGHTS

- Promoted financial capability in Minnesota and North Dakota’s military and veteran communities at 15 informational fairs, expositions and public events — with estimated overall attendance of nearly 4,700.
- Provided 43 formal presentations and Military Line® workshops on military/veteran-focused and diverse marketplace issues, such as buying a car and avoiding scams to 676 attendees.
- Hosted Council of Better Business Bureau’s BBB Military Line® — Train-the-Trainer three day event in July 2013 for 20 BBB Military Outreach coordinators across the nation.
- Sought out by local consumers and government agencies to verify local businesses, charities and individuals who claimed connection or service to the military.
- Joined BBB Senior Outreach in use of specialized Feedback Forms, developed by Amherst H. Wilder Foundation research, for more accurate tracking of effects of educational presentations.
- Increased partnership activities with Trust Vets, an Accredited Business, through support of their outreach to the military/veteran community. In November 2013, BBB staff participated in a panel at the Trust Vets “Inaugural Summit” to discuss the biggest challenges facing veterans and how to unify to close these gaps. In January 2014, BBB staff participated in a panel at a Trust Vets event, “Checkpoint 2014: Aligning Veterans for Success in Business” about ethics in the marketplace. The event included a motivational message by Lt. Colonel (USAF, Ret.) Barry Bridger, former Vietnam POW for six years.
- Serving as part of the core-team briefers for the VA’s Veteran Pre-Release program at Faribault Correctional Facility provided an opportunity to be included in the VA competition highlighting best practices in community partnerships serving veterans; the nomination package was selected for the next phase of competition.
- First BBB to volunteer as state coordinator, establishing “Minnesota Saves” in January 2014. Awarded a \$2,000 grant from Consumer Federation of America to conduct local “America Saves Week” activities, in which we organized “Minnesota Saves: Stop Passing Your Buck\$” to encourage saving and promote scam prevention.

“Thank you for your important contribution to Military Appreciation Day at the Minnesota State Fair 2013 presented by USAA. Together we educated fair visitors about the military community and military support organizations in Minnesota.”

— 2LT Melanie Nelson
Minnesota National Guard , Public Affairs

LOOKING FORWARD, WE WILL:

- Continue to reach out to military families that are facing uncertainty in regards to their careers, family life and transition options due to changing military missions, Defense budget reductions, and continuing world conflicts.
- Continue to explore, build and support partnerships in the communities where military and veteran families live through veterans’ service organizations, veteran-friendly businesses, Minnesota’s “Beyond the Yellow Ribbon” committees, and government agencies serving veterans, improving the state of financial capability through BBB Military Line and FINRA workshops.
- Create, develop and host additional events like “Minnesota Saves: Stop Passing Your Buck\$” and community education classes to use BBB’s resources to promote the “America Saves” message, provide consumers up-to-date information and serve the financial interests of our nation’s heroes and their families.



Vicki Lokken-Paverud, BBB Military Line® Program Coordinator

Be Wise. Be Informed. Be Empowered.

We hear heart-wrenching stories each day from seniors who have lost their money to scam artists. To combat this fraud — which continues to deplete our loved ones' life savings — our BBB actively works with seniors and senior care providers across Minnesota and North Dakota.

Through a generous grant from Allianz, we created and produced a 20-minute video: “Be Wise. Be Informed. Be Empowered.” This video educates seniors, caregivers and service providers on how to identify and avoid common scams including the grandparent scam, romance scams, lottery and sweepstakes scams, home improvement scams and financial and investment scams. We also designed a complementary educational pamphlet which highlights: Red Flags for Seniors, Marketplace Do's and Don'ts, Tips on Giving Wisely to Charities, Top Scams Targeting Seniors and Key Resources for reporting scams targeting seniors.

Our DVD (which was produced in-house) along with the complementary pamphlets were then distributed to hundreds of law enforcement groups (including 87 sheriffs' offices), senior associations, more than 270 senior centers, and senior info fairs and expos. These efforts have helped thousands of seniors across Minnesota and North Dakota to spot and report fraud in our communities, further building an ethical marketplace for all.

But we're not done!

We are pleased to announce that Allianz has contributed additional, on-going funding for this effort. This allows Better Business Bureau of Minnesota and North Dakota to team up with employee volunteers from Allianz to spread the “Be Wise. Be Informed. Be Empowered.” message to senior citizens throughout the Twin Cities. More feet on the ground delivering the message will help continue to shine the spotlight on these predatory schemes and empower both seniors and their caregivers.

BBB will train Allianz staff volunteers and identify and coordinate the presentations. The volunteers will serve as ambassadors of our message. Via a turn-key presentation, they will connect with seniors (at designated senior venues) about the latest scams targeting seniors, how to protect themselves and how/where to report scams. Working together, we will do more and expand our reach.



“On behalf of the Covenant Village of Golden Valley I want to thank you for the great presentation you provided. The information provided was valuable to everyone in the audience.”

— Marlas Koller, *Activity Coordinator*

SENIOR PROGRAM HIGHLIGHTS

- Through our partnership with AARP of North Dakota and the North Dakota Attorney General’s Office we presented our “Be Wise” Program and DVD to more than 650 seniors in Minot, Bismarck, Fargo, and Grand Forks.
- **With a \$5,000 FINRA grant we presented “The Trick\$ of the Trade Outsmarting Investment Fraud” to more than 400 participants.** We were also the recipient of a renewed grant from FINRA to continue this effort for the upcoming year.
- The Senior Program has reached out to our legislators at both the State and National levels. We have participated in events, speeches, and expos, connecting with more than 500 attendees throughout the region.
- We continued to bring our free fraud education programs and tools, along with tips on how to use the resources of Better Business Bureau to thousands of seniors and other interest groups through our participation in more than **27 events and expos and 70 speeches** to groups across the two states.
- Secured a key partnership to reach minority groups with our fraud prevention programs — along with partners: AARP, ECHO, MN Department of Commerce, Metropolitan Agency on Aging and Senior Linkage Line. This effort is also being supported by United Way.
- Developed a new partnership with Twin Cities Meals on Wheels. This community organization helps us reach hundreds of seniors by distributing our “Be Wise. Be Informed. Be Empowered.” pamphlets to their clients.

“Thank you for presenting your lecture for the Emeritus class. Our participants enjoyed your vast expertise about investment fraud. Thank you also for showing them that the Better Business Bureau has many resources for them and is constantly watching for scams that would defraud seniors.”

— Sue Maki, *Director, Emeritus College, St. Scholastica*

“Thank you for taking the time to help highlight the importance of the Senior Fraud Protection Act at the State Fair. I appreciate your insight on resources for older Minnesotans to avoid fraud and scams. I appreciate all of the work that you’ve done with me and my staff and I look forward to continuing that work together.”

— Amy Klobuchar, *United States Senator*



BBB Senior Program Manager Gary Johnson answers questions from a group of seniors.

LOOKING FORWARD, WE WILL:

- Take an active role in the Neighborhood Watch Programs in our region. Train and share our “Be Wise” program with police departments and their Block Captains to make Better Business Bureau a strong partner in their Night to Unite efforts.
- Work closely with our Accredited Businesses that provide in-home health care and related services to seniors and vulnerable adults. There are about 100,000 people providing these services in our states and we want to arm them with the information that could prevent their clients from becoming victims.
- We will deepen our relationship with Aging Services of Minnesota partnering on events to hit a goal of reaching an additional 4,000 professionals serving seniors and others.
- Sharpen our focus on financial elder abuse perpetrated by family members and caregivers.

Thank You to our Donors

Corporate and Organizational Donors

Thank you to the 557 BBB Accredited Businesses that contributed more than \$33,300 to BBB Institute for Marketplace Ethics from July 1, 2013 - June 30, 2014.

\$250-\$500+

Park Dental
GoldenCare USA, Inc.

\$100-\$249

Integra Telecom
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\$75-\$99

Discovery Benefits, Inc.
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New Concepts Management Group, Inc.
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C K Home Health Care, Inc.
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Zinpro Corporation
ALL, Inc.
Bremer Bank
Essentia Health Medical Equipment and Supplies
Estvold Oilfield Services, Inc.
Food Service Specialties
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Hire Authority, LLC
Northwest Manufacturing, Inc.
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Schroeder Log Home Supply, Inc.
HitchDoc
Midwest Medical Equipment & Supplies

Individual Donors

We would like to extend a special thank you to the following individual donors who contributed to the sustainability and vibrancy of our programs.

Richard C. Barber Trust
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Louis Berezovsky
Brenda Bjorklund
David Aafedt
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Carol Lockhart

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Sandra Carolan
Matvey Ustinov
Edith Somerville
Wayne Kieneberger
Joan Mackey

The staff of BBB of Minnesota and North Dakota are also significant financial supporters. Over twenty staff members contributed nearly \$1,800 to our mission. We are grateful for their generosity.

Grants

BBB gratefully acknowledges the following grantors for supporting the mission of BBB Institute for Marketplace Ethics:

Allianz — \$20,000

Financial Industry Regulatory Authority — \$5,000

Consumer Federation of America — America Saves \$2,000

Microsoft technology upgrades (5 licenses of Microsoft Office Professional Plus 2013) — \$4,015

“BBB is a unique organization whose mission is to support companies in doing business in an ethical way and providing consumers with information to help them make wise buying decisions. Make a donation today!”

— Barb J., 2013 Give to the Max Day Donor

➔ To join our movement — please consider donating.
Visit us at bbb.org/minnesota/get-involved/donate/





Special Thanks

BBB Institute of Marketplace Ethics is fortunate to have a wide array of partners and volunteers. We are grateful for their unique and helpful contributions. We humbly thank each of you for your time, expertise and commitment.

PARTNERS

Better Business Bureau of Minnesota and North Dakota
 BBB Center for Character Ethics – National Chapter
 BBB Scam-A-Thon Supporters
 Best Prep
 Cyber Security Summit Supporters
 Junior Achievement of the Upper Midwest
 Minnesota Department of Commerce
 National Consumer Protection Week Supporters
 National Cyber Security Awareness Month Supporters

MILITARY PROGRAM PARTNERS

America Saves
 Army OneSource
 Financial Planning Association of Minnesota
 Grand Forks Air Force Base, North Dakota
 Military OneSource

Minnesota Assistance Council for Veterans (MAC-V)
 Minnesota Department of Employment and Economic Development (DEED)
 Minnesota Department of Military Affairs
 Minnesota Department of Veteran Affairs
 Minnesota Metro-area Inter-Service Family Assistance Committee
 Minnesota National Guard
 Minnesota Women Veterans Initiative
 Minot Air Force Base, North Dakota
 North Dakota National Guard
 North Dakota Inter-Service Family Assistance Committee
 TRUST VETS, Inc.
 United Veterans Legislative Council of Minnesota
 University of Minnesota Extension
 Veterans Administration – Community Resource & Referral Center
 Veterans Administration Medical Center – Fargo, ND

Veterans Administration Medical Center – Minneapolis, MN
 Veterans Administration Medical Center – St. Cloud, MN
 Veterans Administration – Pre-Release Seminar at Faribault Correctional Facility

SENIOR PROGRAM PARTNERS

AARP Minnesota
 AARP North Dakota
 Allianz
 Aging Services of Minnesota
 Metropolitan Area Agency on Aging
 Minnesota Department of Commerce Senior Linkage Line
 Echo
 Elder Resource Association
 Edina Professionals Serving Seniors
 Eden Prairie Professionals Serving Seniors
 Minnesota Neighborhood Watch Associations



TORCH AWARDS FOR ETHICS JUDGES

Justin Bjerkaas, *Associated Bank*
 Gary Hansen, *AgriBank*
 Kate Lee, *Affinity Plus Federal Credit Union*
 Jeff Matt, *Victory Auto Service & Glass*
 Laurie Tomaszewski, *Handi Medical Supply*
 David Vasos, *Northstar Resource Group*

TORCH AWARDS FOR ETHICS KEYNOTE SPEAKER

David Horsager

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